

RATE SCHEDULE

Effective: January 1, 2019

Annual Percentage Yields (APY) posted on this schedule are current as of this date

FIXED RATE CDs			
	Minimum Balance	Interest Rate	APY
3 Month	5,000	0.14%	0.15%
6 Month	5,000	0.24%	0.25%
1 Year	500	0.49%	0.50%
18 Month	500	0.59%	0.60%
2 Year	1,000	0.74%	0.75%
3 Year	1,000	0.99%	1.00%
4 Year	1,000	1.24%	1.25%
5 Year	1,000	1.98%	2.00%

IRA CDs and IRA SAVINGS ACCOUNT			
	Minimum Balance	Interest Rate	APY
1 Year	500	0.49%	0.50%
18 Month	1,000	0.59%	0.60%
2 Year	1,000	0.74%	0.75%
3 Year	1,000	0.99%	1.00%
4 Year	1,000	1.24%	1.25%
5 Year	1,000	1.98%	2.00%
7 Year	1,000	2.07%	2.10%
Statement Savings	20.00	0.24%	0.25%

Current CD Specials

	Minimum Balance	Interest Rate	APY		Minimum Balance	Interest Rate	APY
12 month - 24 Month <i>Great Rate, Your Term!</i>	500	2.71%	2.75%	5 Year My Fit CD**	1,000	1.98%	2.00%

**Unlimited deposits are allowed during the first 24 months of the term. The interest rate can be exchanged one time during the term for the rate posted on the rate schedule for the term closest to the remaining term of the certificate.

CHECKING and SAVINGS ACCOUNTS

	Interest Rate	APY	Balance		Interest Rate	APY	Balance
Modern Fit minimum balance to open \$100	0.09%	0.10%	\$1,000+	Classic Fit minimum balance to open \$100	0.09%	0.10%	\$0 - 4,999
					0.14%	0.15%	\$5,000 - 14,999
					0.19%	0.20%	\$15,000 - 49,999
					0.24%	0.25%	\$50,000+
Fit Savings minimum balance to open \$0	0.49%	0.50%	\$0 - 1,000	HSA Checking minimum balance to open \$100	0.09%	0.10%	\$0 - 499
	0.24%	0.25%	\$1,000.01+		0.14%	0.15%	\$500 - 2,499
					0.19%	0.20%	\$2,500 - 4,999
					0.24%	0.25%	\$5,000+
Statement Savings minimum balance to open \$100	0.24%	0.25%	any	Money Market minimum balance to open \$2,500	0.19%	0.20%	\$0 - 24,999
							\$25,000 - 99,999
					0.24%	0.25%	
Kid's First Savings minimum balance to open \$1	0.24%	0.25%	any		0.49%	0.50%	\$100,000 - 999,999
					0.34%	0.35%	\$1,000,000+

BUSINESS CHECKING

	Interest Rate	APY	Balance		Credit	Balance
Sole Proprietor & Community Companion Checking minimum balance to open \$100	0.00%	0.00%	\$0 - 499	First Business Analysis Checking	0.05%	\$0 - 4,999
	0.09%	0.10%	\$500 - 4,999		0.10%	\$5,000 - 14,999
	0.14%	0.15%	\$5,000 - 9,999		0.15%	\$15,000 - 49,999
	0.19%	0.20%	\$10,000+		0.25%	\$50,000+
First Business Select Plus Checking minimum balance to open \$1,000	0.00%	0.00%	\$0 - 24,999	Estate Checking minimum balance to open \$100	Interest Rate	APY
	0.09%	0.10%	\$25,000 - 49,999		0.00%	0.00%
	0.14%	0.15%	\$50,000 - 74,999		0.09%	0.10%
	0.19%	0.20%	\$75,000+		0.14%	0.15%
					0.19%	0.20%
						Balance
						\$0 - 4,999
						\$5,000 - 14,999
						\$15,000 - 24,999
						\$25,000+

Additional Terms and Conditions

Fees, service charges and withdrawals may reduce earnings. Early withdrawal penalties may be assessed on all certificates of deposit. Contact an employee for further information regarding applicable fees and terms. A complete account disclosure is available for all accounts. The Annual Percentage Yield assumes interest will remain on deposit. Interest rate and APY on variable rate accounts may change after the account is opened as rates are subject to change at any time.